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CENTRAL FAX CENTERSerial No.: 09/904,965  
Docket No.: 40655.2200

APR 25 2007

REMARKS

Applicants reply to the Final Office Action dated February 28, 2007 within two-months. Thus, Applicants request an Advisory Action, if necessary. Claims 1-6, 8, 10, and 17-22 were pending in the application and the Examiner rejects claims 1-6, 8, 10, and 17-22. Support for the amendments may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by these amendments. Applicants assert that the application is in condition for allowance and reconsideration of the pending claims is requested.

Rejections Under 35 U.S.C. § 103

The Examiner rejects claims 1-6, 8, 10, 17, 18, 20, and 22 under 35 U.S.C. § 103(a) as being unpatentable over Hudson et al., U.S. Patent Publication No. 2003/0040987 ("Hudson") in view of Chung et al., U.S. Patent No. 5,644,721 ("Chung"). Applicants respectfully traverse the rejection.

Hudson generally discloses a client-server based travel reporting system. Specifically, the Hudson system allows corporate travelers to manage expense reports through a semi-automated computer system that provides a personal expense book. The personal expense book is a "wizard" type interface that walks the traveler through a step-by-step process to create an expense report based on a number of credit card transactions that are downloaded into the system. The personal expense book prompts the traveler to enter information such as, for example, the employee's name, a description of the travel, travel purpose, person met, and the like. Further, the Hudson system links to a credit card issuer for the purpose of retrieving credit card transactions relating to the traveler. Once imported, the traveler may review the transactions to determine which are related to the travel and add them to the expense report along with any annotations.

The Examiner asserts that Hudson discloses a user profile that comprises allocation information that defines a plurality of fees with a corresponding plurality of accounts. Applicants respectfully disagree. While Hudson may disclose some type of generic personal profile (e.g., employee name, department, supervisor, corporate charge card number, etc.), the user profile of Hudson does not include allocation information that defines a plurality of fees. The Hudson system enables users to manually select a transaction from downloaded credit card transactions, select the transaction to add to the expense account, and assign an expense type to the expense account entry. Because the user profile of Hudson does not directly include allocation information dictating how varying types of fees are applied to a plurality of accounts, it is not possible for the Hudson system

Serial No.: 09/904,965  
Docket No.: 40655.2200

to automate the fee allocation process. Thus, Hudson merely discloses the aforementioned manual reconciliation process.

Chung discloses a system for consolidating travel reservation information using a variety of currencies. Specifically, the Chung system receives travel data from a plurality of computer reservations systems (CRS) and consolidates it within a centralized database. Expenses relating to booked and/or ticketed data are represented by a global currency to enable backend accounting systems to better manage a corporate ledger, for example. However, the Chung system is not concerned with the problem of allocating fees to an account based on the fee type. As such, neither Hudson, Chung, nor any combination thereof, disclose or suggest at least, "obtaining a user profile comprising allocation information, wherein said allocation information defines a plurality of fees with a corresponding plurality of accounts," or "charging said plurality of fees and said cost to a first account and a second account according to said user profile," as similarly recited by independent claims 1, 3, and 17.

The Examiner rejects claim 19 under 35 U.S.C. § 103(a) as being unpatentable over Hudson in view of Chung and in further view of Felix et al., U.S. Patent Publication No. 2003/0115141 ("Felix"). Applicants respectfully traverse the rejection.

Dependent claim 19 variously depends from independent claim 17. As noted above, Hudson and Chung do not teach or suggest each feature of independent claim 17 and Felix does not teach or suggest the missing features. Felix is limited to an electronic billing system which is capable of networking a larger number of billing parties with customers, which does not require a particular billing party to contract with numerous billing service providers. However, Felix does not disclose or suggest at least, "a user profile comprising allocation information, wherein said allocation information defines a plurality of fees with a corresponding plurality of accounts," or "charging said plurality of fees and said cost to a first account and a second account according to said user profile," as recited by independent claim 17 from which claim 19 variously depends. Moreover, Applicant asserts that claim 19 is differentiated from the cited references for at least the same reasons set forth above, as well as in view of its own respective features.

The Examiner rejects claim 21 under 35 U.S.C. § 103(a) as being unpatentable over Hudson in view of Chung and in further view of Buchanan, U.S. Patent No. 6,009,408 ("Buchanan"). Applicants respectfully traverse the rejection.

Dependent claim 21 variously depends from independent claim 17. Hudson and Chung do not teach or suggest each feature of independent claim 17 and Buchanan does not teach or suggest

Serial No.: 09/904,965  
Docket No.: 40655.2200

the missing features. Buchanan is limited to a system for automatically regulating the availability of funds allocated to a traveler according to the traveler's category or class. However, Buchanan does not disclose or suggest at least, "a user profile comprising allocation information, wherein said allocation information defines a plurality of fees with a corresponding plurality of accounts," or "charging said plurality of fees and said cost to a first account and a second account according to said user profile," as recited by independent claim 17 from which claim 21 variously depends. Moreover, Applicant asserts that claim 21 is differentiated from the cited references for at least the same reasons set forth above, as well as in view of its own respective features.

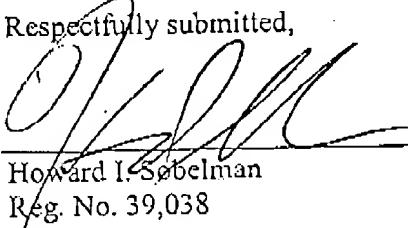
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## CONCLUSION

Applicants respectfully submit that the pending claims are in condition for allowance. The Commissioner is hereby authorized to charge any fees, which may be required, or credit any overpayment, to Deposit Account No. 19-2814 for which purpose a duplicate copy of this sheet is attached. This statement does NOT authorize charge of the issue fee. Applicants invite the Examiner to telephone the undersigned if the Examiner has any questions regarding this Reply or the present application in general.

Dated: 4/25/07

Respectfully submitted,  
  
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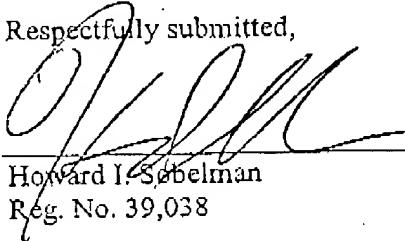
## CONCLUSION

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